

**FILED VIA EFS WEB**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant:	Shirley J. Provinse	Docket No.:	40655.4900
Serial No.:	09/943,438	Examiner:	Olabode Akintola
Filed:	August 27, 2001	Group Art Unit:	3691
Title:	SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION	Confirmation No.:	8195

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 2, 2008, of which this Reply is within two months, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.